Bank of Hawaii

Incorporated under the Laws of the Territory of Hawaii.

Paid-Up Capital . . \$600,000 Surplus . , , . . 200,000 Undivided Profits . . 35,000

OFFICERS AND DIRECTORS. Charles M. Cooke President F. C. Atherton Assistant Cashier H. Waterhouse, F. W. Macfarlane, D. Tenney, J. A. McCandisess and C. H. Atherton.

Commercial and Savings Departments.

Strict attention given to all branches of Banking.

Judd Building - - - Fort Street

The Yokohama Specie Bank Ltd

Subscribed Capital, - Yen 24,000,000 Paid Up Capital, - - - Yen 18,000,000 Reserved Fund, - - - Yen 8,910,000

HEAD OFFICE: YOKOHAMA. Interested Allowed.

On fixed deposit for 12 months, 4 per cent per annum. On fixed deposit for 6 months, 31/2 per cent per an .m.

On fixed deposit for 3 months, 3 per cent per annum. The bank buys and receives for collection Bills of Exchange, issues prafts application. and Letters of Credit, and transacts a general banking business.

New Republic building, Honolulu, H. T. Insurance office, 924 Bethei street. Wm. G. Irwin.

Claus Spreckels. Claus Spreckels & Co., Bankers.

HONOLULU, H. T.

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DRAW EXCHANGE ON BAN FRANCISCO-The Nevada National Bank of San Francisco.

NEW YORK-American Exchange National Bank. CHICAGO-Merchants' National Bank.

PARIS-Credit Lyonnals.
BERLIN-Dresdener Bank.
HONGKONG AND YOKOHAMA Hongkong and Shanghai Banking Corporation. NEW ZEALAND AND AUSTRALIA-

Bank of New Zealand.
VICTORIA AND VANCOUVER—Bank
of British North America.

Transaci a General Banking & Exchange Business Deposits Received, Loans made on

Approved Security, Commercial and Travelers' credits issued, Bills of Exchange Bought and Sold. COLLECTIONS PROMPTLY ACCOUNTED FOR.

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Carwriters. Standard Oil Company.

LIST OF OFFICERS: Mebertson, Manager; E. F. Bishop, George R. CarterAuditor Freesurer and Secretary; Col. W. F. files, Auditor; P. C. Jones, H. Watersense, &. R. Carter, Directors.

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> Drafts and cable transfers on China and Japan through the Hongkong and Shanghai Banking Corporation and Chartered Bank of India, Australia and

Interest allowed on term deposits at the following rates per annum, viz: Seven days' notice, at 2 per cent. Three months, at 3 per cent. Bix months, at 31/2 per cent.

Twelve months, at 4 per cent. Trust Department.

Act as trustees under mortgages. Manage estates, real and personal Collect rents and dividends. Valuable papers, wills, bonds, ets., received for safe keeping.

Accountant Department,

Auditors for corporations and priate firms. Books examin I and reported on. Statements of affairs prepared. Trustees on bankrupt or insolvent es-

Office, \$24 Bethel street.

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Insurance Department,

Branch of Yokohama Specie Bank BILITY INSURANCE COMPANIES.



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Hackmen Organize to Oppose White Drivers.

Chinese jehus organized a hackmen's union yesterday with seventy-five drivers listed as charter members. union has been formed to oppose the efforts of the hackmen's union of Honolulu, organized a few weeks ago by the white and American drivers to secure legislation against the Asiatics.

The meeting was held yesterday afternoon at 1:30 over the Oahu Carriage Company's offices on River street and was enthusiastic throughout. Will Kwai Fong was present and was appointed temporary chairman. He stated the object of the meeting, which was to form a union amongst the Chinese hackmen mainly for the purpose of strengthening the Chinese hack business caused by the foreign hackmen already taking steps to go before the legislature with the object of preventing Chinese from acting as jehus. He stated that the business of the Chinese was menaced by the foreign union and it was time for the Chinese to take action to guard against encroachments on their rights.

During the discussion of the project t was stated that some of the Chinese had been driving here for nearly thirty years, owned stables, horses, hacks, drays, and had built up a good business. It was stated also that the Chinese were heavily interested financially in the back and stable business and encroachments on their rights would entail much loss. Not only did Chinese rent backs from their stables, but outsiders, including many natives, rented vehicles from them.

After deliberating about two hours over the matter it was unanimously decided to organize the "Chinese Hackmen's Union of Honolulu," and the following officers were elected:

C. Ahoo, president; owner of stable Vineyard and River streets. C. Jamyen, vice-president; owner of

table in Kakaako. W. Kwai Fong, secretary.

L. Pak Ling, treasurer; owner of a line of drays and stables, corner of Liliha and King streets.

A committee of five was appointed to draft by-laws and report next Sunday afternoon at the same place, when the union will be perfected.

AN EASY WAY TO KEEP HEALTHY

George Osborne Writes on the Benefits of Distilled Water.

Kukaiau, Paauilo, Hawaii, Oct. 24, 1902. Editor Advertiser:-I have seen some valuable articles in the Advertiser on physical culture, and would like to remark that while physical culture is undoubtedly good, it is doubtful if it willbe followed very extensively in so hot a climate as this.

Therefore, I would like to call your attention to another mode of improving the health, without doing much, or any exercise at all. This remedy is not expensive. Indeed it can be got almost anywhere in great abundance for nothing. It is water, simply, distilled water, or better double distilled water. Indeed if this water were used more freely not only for drinking perhaps, but for cooking purposes as well, there would soon be an improvement in the general health of the people. It is also well known that it not only improves the health but prolongs the lives of those who use it. It is proved that it will not only do this, but will keep one's body flexible, elastic, healthy and strong. It does this because it improves the digestion; purifies the blood; improves the circulation and clears the complexion. And because it eliminates any excess of organic mineral substances, salts, etc. which are taken into the system in our food, and which, if not carried out of the system will surely cause sickness, and in time, death. This fact is now so well known, that water stills are in universal use in the States, as well as in all the progressive countries of the world. And yet, strange to say, I am told that there is no demand for water stills in Hawaii, where one would think that such a

thing was far more needed than in the States. It is stated that after youth has passed distilled water is an absolute necessity; that is if one wishes to keep in good health, and live to a good old age. I will say that it seems strange to me that people will work so hard to clothe and feed the body, and to heard up money, and pay so little attention to their general health when

so much is at stake. I do not wish to be understood as giving this valuable remedy as a cure-all, but simply as a rule of hygiene; but consider it nevertheless one of the fun-Yours very truly,

GEO. OSBORNE.

Seiler, Peters', Ehlers', Goetze

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Are you one of these? If you stick to the waiting habit it will be a long time before you have the comfort of a piano of your own. We sell them on very easy terms and the best pianos too. Wouldn't you like to come in and find out how we do it?

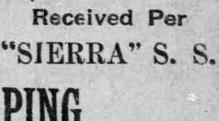
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